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NO. 874 P. 1

Attorney Docket:  
920190-901795

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TO: **HONORABLE DIRECTOR OF PATENTS AND TRADEMARKS**

EXAMINER: Jagdish Patel

GROUP ART UNIT: 3624

ATTN **Examiner**

MAIL STOP **Responses No Fee**

Attached: Response To Office Action Of November 6, 2003

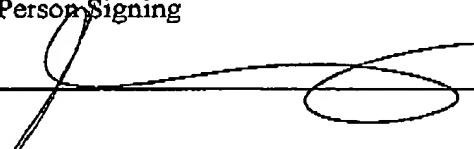
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NO. 874

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#5/a  
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920190-901795

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

OFFICIAL

IN RE THE APPLICATION OF )

Christopher J. Stokes )

SERIAL NO: 09/665,769 )

FILED: September 20, 2000 )

FOR: Loan Modeller Method  
and Apparatus )

Examiner: Jagdish Patel

Art Unit No: 3624

Customer number: 23644

I hereby certify that this correspondence is being transmitted to the  
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Office (703) 872-9326 on December 30, 2003  
Name of person signing Jennifer J. Ramirez  
Signature

AMENDMENT

Honorable Director of Patents and Trademarks  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir,

With reference to the Office action dated November 6, 2003 please amend this application as follows.